

# **Lieutenant Governor André Bauer's Task Force on Senior Fraud**

## **“Closing SC borders to senior fraud”**



### **A Message from Lt. Governor André Bauer**

**I created the Lt. Governor’s Task Force on Senior Fraud with the goal of protecting South Carolina’s senior citizens by closing the border to those who seek to scam and defraud the elderly. Working with our friends in the General Assembly and our Task Force members, we are undertaking this endeavor to protect South Carolina’s seniors.**

**Magazine subscription scams, high-priced loans, the Nigerian letter scam, variations of the international lottery winner notice, and “Phishing” schemes have victimized far too many South Carolina senior citizens.**

**Working with members of the Lt. Governor’s Task Force on Senior Fraud, I want to help all consumers, especially our senior citizens stop scam artists before they strike. With greater public awareness of consumer fraud, more South Carolinians will be able to spot potential red flags to protect themselves and their families.**

**If you believe that you have been a target of a senior scam or fraud, or know of a senior citizen who has been victimized, please call the Department of Consumer Affairs at 1-800-922-1594 or the Lt. Governor’s Office on Aging at 1-800-868-9095. It is also important that you report any and all senior crimes to your local law enforcement agency.**

A handwritten signature in blue ink that reads "André".

**Andre Bauer  
Lt. Governor of South Carolina**

## **Lt. Governor André Bauer's Task Force on Senior Fraud Members**

•Lt. Governor André Bauer

•Mr. Curtis M. Loftis, Jr.  
Saluda Charitable Foundation

•The Honorable Denny Neilson, Chairwoman  
Joint Legislative Committee on Aging

•SC Department of Consumer Affairs

•Mr. Jeffrey Moore, Executive Director  
South Carolina Sheriff's Association

•Howard Duvall, Executive Director  
South Carolina Municipal Association

•Mr. John DeLoache, Counsel  
South Carolina Association of Counties

•Mr. William D. Bilton, Executive Director  
SC Commission on Prosecution Coordination

•Ms. Joan Bainer, Administrator  
SC Board of Nursing

•Ms. Gloria Prevost, Executive Director  
Protection & Advocacy for People with Disabilities

•Darlynn Thomas  
SC Department of Disabilities and Special Needs

•Alice Hughes  
SC Association for Home and Hospice Care  
Palmetto Health Home Care

•Heather Jones  
SC Home Care Association

•Ms. Jane Wiley, AARP-SC

•The Honorable Scarlett Wilson, Solicitor Ms. Elizabeth S. Gordon, Assistant Solicitor  
9th Circuit Solicitor's Office  
Charleston, SC

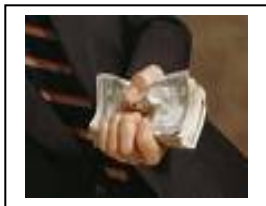
•Ms. Janet Clayton  
SC Department of Health and Human Services

- Lt. Howell “Holly” Siniard  
SLED
- Tom Hudson  
Wachovia Fraud Division
- Adrienne Fairwell  
Department of Revenue
- Mildred Washington  
Department of Social Services
- Cayce Public Safety
- Mount Pleasant Police Dept.
- Saluda Police Department
- Folly Beach Public Safety Department
- Town of Olar Police Department
- Walterboro Public Safety
- South Carolina State Retirees Association
- Central Midlands Area Agency on Aging
- York County Council on Aging
- Waccamaw Area Agencies on Aging
- Appalachia Area Agencies on Aging
- Dillon County Council on Aging
- Marion County Council on Aging
- Senior Action of Greenville
- Forest Acres Police Department
- West Columbia Police Department
- Santee-Lynches Council of Governments (Sumter)

- Senior Centers of Cherokee County
- Assistant Attorney General Sara Trickey  
The Attorney General's Office
- Shirley A. McKnight  
Chief of Police for Lane
- Frank Johnson  
Interim Executive Director  
Generations Unlimited  
Barnwell, SC
- Lt. Mike Hudson  
Greenville Police Department
- Lower Savannah Council on Governments (COG)
- Mary Catherine Bagnal  
Senior Matters, Inc.
- Linda Christison  
Lexington County Recreation and Aging Commission
- Kathy W. Barrett, President  
Better Business Bureau of Upstate South Carolina
- Chrissy Adams, Solicitor  
10th Circuit, Anderson/Oconee Counties
- Richland County Court Appointed Special Advocates
- Better Business Bureau of Coastal Carolina (Conway)
- Bishopville Police Department
- Cowpens Police Department
- Clinton Dept of Public Safety
- Town of Briarcliff Acres Police Department
- Myrtle Beach Police Department
- Olanta Police Department
- North Myrtle Beach Public Safety

- Solicitor Donnie Myers, 11th Circuit
- Solicitor Kevin Brackett, 16th Circuit
- North Charleston Police Department
- Det. David Hanocak and Det. Matt Crawford of the Rock Hill Police Department
- Bill Floyd  
SC Criminal Justice Academy

## **Important Information on Senior Fraud and Scams**



Every day senior citizens in South Carolina fall prey to unscrupulous individuals who seek to defraud and scam the elderly. In order to combat this growing problem, the Lieutenant Governor's Office on Aging has aggressively targeted those who victimize senior citizens.

Consumer fraud is defined as any deception, pretense, false statement, false promise or misrepresentation made by a seller or advertiser of merchandise. Concealment, suppression, or failure to disclose a material fact may also be considered consumer fraud in certain instances. Merchandise is broadly defined to include any objects, wares, goods, commodities, real estate or services.

## **Examples of Scams Targeting Senior Citizens**



### **Medicare Discount Card Scams**

The Medicare discount drug card is available to people enrolled in Medicare, but not everyone on Medicare is eligible. If you are in a state Medicare program that provides drug coverage, you cannot get a Medicare discount drug card.

Often scam-artists will call, email, or knock at your door to sell you this card. If they do so, it is a scam. Under the program, companies are allowed to advertise their cards by mail, TV, radio and newspapers or other print media. They, however, are not allowed to call, send emails, or do home visits unless YOU ask them.

You can protect yourself and your loved ones from such scams by visiting the Medicare Web site, [www.medicare.gov](http://www.medicare.gov), to access a list of approved cards and other information or call toll-

free, 800-633-4227. AARP also has helpful information at [www.aarp.org/legislative/prescriptiondrugs/rxcards/](http://www.aarp.org/legislative/prescriptiondrugs/rxcards/).



## Charity Scams

Older Americans are very generous in helping others. However, there are many people looking to exploit the senior citizens' good nature. The elderly are often asked by professional con-artists to supply credit card information to help the victims of a recent natural disaster. In addition to credit card fraud, senior citizens also are asked to provide their sensitive personal financial information including bank account numbers and Social Security numbers.

Most states require charities to register with the state, which reports how they use donations. The SC Secretary of State offers information available at <http://www.scsos.com/> or call 803-734-2170 for more information.



## Prizes & Sweepstakes Scams

Senior citizens are the “high value” targets in this scheme. Many times scam artists will ask that seniors put down an advance payment to guarantee prize “winnings.” Others will ask that the senior citizen provide personal information before receiving “winnings.” These should be signs to avoid the questionable businesses or persons. The bottom line is, if the offer sounds too good to be true, it probably is.

To find more information on safeguarding yourself against prizes and sweepstakes scams, visit the National Consumers League at [www.nclnet.org/](http://www.nclnet.org/).



## Counterfeit Drug Scams

Due to the nature of aging, seniors are again the main target for these types of scams. The biggest potential these types of senior drug scams offer is through online “pharmacies.” Many of these online pharmacies will advertise cheaper, yet more effective, medications than the reputable pharmacy provides you. When the drugs arrive they are often useless knockoffs. The seniors lose the money, and their health is jeopardized.

In order to prevent this from happening to you, senior citizens can check out the South Carolina Board of Pharmacy at <http://www.llronline.com/POL/pharmacy/> to find if the online pharmacy is officially licensed. If not, stay clear.



## **Funeral & Cemetery Fraud**

Unfortunately, death is a part of life and often on the minds of senior citizens. It is also on the minds of those who seek to target the senior citizens' money through scams. This may come from vendors who insist that embalming or having a casket is part of the cremation process. It is often a result of vendors selling expensive and unnecessary funeral services.

In this difficult time it is important to be aware of the types of funeral and cemetery costs. More information can be accessed at [www.fbi.gov/majcases/fraud/seniorsfam.htm](http://www.fbi.gov/majcases/fraud/seniorsfam.htm)



## **Telemarketing Fraud**

According to the FBI, individuals 60 years or older are prime targets for telemarketing fraud. Predators will often offer senior citizens a “free” or “low cost” vacation as long as you “act now.” If you hear such lines as the ones above, hang up. There are numerous other examples of telemarketing fraud that target the elderly.

For more information on telemarketing fraud go online to [www.nclnet.org/fraud/](http://www.nclnet.org/fraud/) or [www.fraud.org/telemarketing/teleset.htm](http://www.fraud.org/telemarketing/teleset.htm).



## **Magazine Subscription Scams**

Seniors are often the targets of magazine subscription scams. Beware of telephone calls from people who offer “free” or “special” deals on particular magazines. These magazine scam artists may offer seniors a subscription for “dollars a day” that last for multiple years without telling them the important details.

In order to prevent this from happening to you go to [www.ftc.gov/bcp/online/pubs/tmarkg/magzn.shtm](http://www.ftc.gov/bcp/online/pubs/tmarkg/magzn.shtm) for more information.



## **Nigerian Letter or “419” Fraud**

Nigerian letter frauds target seniors due to the trusting nature of the aging population. These letters offer the “opportunity” to share some percentage of millions of dollars which the author, usually some sort of government official, is trying to transfer to America and to you and your bank account specifically.

Never give such personal information away. For more information on how to prevent “419” fraud visit [www.fraud.org/tips/internet/nigerian.htm](http://www.fraud.org/tips/internet/nigerian.htm).



## **Identity Theft**

Identity theft occurs when someone assumes your identity in order to use your name or other personal information to perform a fraud or other criminal act.

Criminals can receive personal information through your wallet, trash, or from your credit cards or bank account numbers. Your Personal information is so abundant that you may not be able to prevent the theft of your identity. But you can take steps to minimize your risk.

You can visit [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/) for more information and how to file a complaint if you believe you have been a victim of identity theft. Additional instructions are also available on the web site.

## **Scams and Fraud Links**

### **Police: Scam Alerts**

<http://www.ci.sat.tx.us/sapd/SCAMS.asp?res=1152&ver=true>

### **Arizona Attorney General Top Ten Scams**

<http://www.azag.gov/consumer/>

### **SC Department of Consumer Affairs**

[www.sccconsumer.gov/](http://www.sccconsumer.gov/)

### **US Administration on Aging**

[http://www.aoa.gov/eldfam/Elder\\_Rights/Preventing\\_Fraud/Preventing\\_Fraud.ap](http://www.aoa.gov/eldfam/Elder_Rights/Preventing_Fraud/Preventing_Fraud.ap)  
and/or

[http://www.aoa.gov/eldfam/Elder\\_Rights/Legal\\_Assistance/Legal\\_Services.asp](http://www.aoa.gov/eldfam/Elder_Rights/Legal_Assistance/Legal_Services.asp)

### **Partnership toolkit to protect seniors**

<http://www.bitsinfo.org/downloads/Publications%20Page/bitstoolfeb06.pdf>



**AoA Funded Stop Senior Scams Project (Stetson University)**

<http://elder.law.stetson.edu/solicitors.php>

and/or

[http://elder.law.stetson.edu/helpful\\_links.php](http://elder.law.stetson.edu/helpful_links.php)

**Consumer Scam Checklists**

<http://elder.law.stetson.edu/checklists.php>

and/or

<http://elder.law.stetson.edu/consumer.php>

**AoA senior fraud page**

[http://www.aoa.gov/eldfam/Elder\\_Rights/Preventing\\_Fraud/Preventing\\_Fraud.asp](http://www.aoa.gov/eldfam/Elder_Rights/Preventing_Fraud/Preventing_Fraud.asp)

and/or

<http://www.fraud.org/>

**National Crime Prevention**

<http://www.ncpc.org/mcgruff/safer-with-mcgruff/seniors>